

# **Crime Prevention Recommendations for Senior Citizens**

Senior citizens currently represent the most rapidly growing segment of the population in the United States. Currently, one in every eight Americans is age 65 or older, a total of more than 35 million. By year 2030, as “baby boomers” age and life expectancy increases, this number will increase to an estimated 64 million.

Although national surveys indicate senior citizens represent a relatively low victimized age group, they often exhibit the greatest fear of crime. This fear can be at least partially attributed to their fear of personal vulnerability. Due to the natural consequences of aging, i.e., loss of hearing and/or eyesight along with other chronic and debilitating conditions, senior citizens perceive themselves as more vulnerable to physical injury if attacked. They often live in isolation due to the loss of family members. They frequently live in inner city neighborhoods that may have high crime rates.

## **Why Should We Be Concerned?**

- As we age, our body functions deteriorate and we become less able to defend ourselves or project a confident image.
- As the age, seniors may suffer mental impairment or dementia.
- Seniors may suffer from Alzheimer’s disease and become lost or disoriented.
- Seniors may become victims of elder abuse, which may include physical, sexual, psychological and financial abuse or neglect by family members or someone known to the older person.
- Seniors may be abused or neglected while in the care of nursing homes.
- Because they can have significant financial resources, seniors are often the targets of fraud.
- Seniors may also be the targets of identity theft.
- Seniors are a favorite target of telephone solicitations and door-to-door salespersons.
- Seniors may be lonely and susceptible to persons who prey upon that characteristic.
- Seniors may have difficulty verbally communicating effectively.
- Seniors may have diminished or impaired driving skills and thus become a traffic safety hazard.

## **Crime Prevention Programs**

The following are examples of crime prevention programs developed specifically for senior citizens:

- **Personal Safety Recommendations**

- ✓ In the home
  - ✓ Safety in their car
  - ✓ When shopping or out in public
  - ✓ When using public transportation
- **Neighborhood Watch Programs**  
Senior citizens can be encouraged to actively participate in Neighborhood Watch programs and/or programs specifically targeting the needs of senior citizens may be developed by Neighborhood Watch groups.
  - **Knowledge of Current Frauds and Scams**  
Senior citizens are often the targets of frauds and scams. They are targeted for fraud for several reasons:
    - ✓ Older Americans often have a “nest egg,” own their own home and/or have excellent credit all of which are attractive features to the con man.
    - ✓ Older American are less likely to report a fraud because they don’t know who to report it to, are too ashamed of having been scammed, or do not know they have been scammed.
    - ✓ When a senior victim does report a crime and there is an apprehension, they often make poor witnesses. The effects of age on memory often make it difficult for them to serve as a good witness.

The American Association of Retired Persons (AARP), the Better Business Bureau, as well as local, state and federal law enforcement agencies provide fraud and scam awareness materials and information for senior citizens.

- **Telephone Reassurance Programs for Seniors**  
Seniors who enroll in this program are called daily by telephone to see if they are OK. Such calls can either be automated or manned.
- **Senior Volunteers**  
Seniors can provide volunteer assistance to law enforcement agencies. Seniors have been sworn in to issue handicap parking citations. Seniors have been used to operate neighborhood speed detection equipment or to make home vacation checks.
- **“Senior Expo”**  
The Memphis, TN Police Department presents an annual “Senior Expo.” The local EMS, hospitals, fire department, financial institutions participate.
- **Self Defense for Seniors**  
Seniors are taught how to physically defend themselves from attack.
- **Senior Citizen Police Academy**  
A citizen’s police academy specifically for senior citizens is conducted. It is not unusual for many of the graduates of this senior citizen’s police academy to become police volunteers.
- **“Carrier Check”**  
U.S. Postal Service mail carriers are encouraged to report when mail at the home of a senior citizen has not been collected.

- **Utility Company Meter Readers**  
In some places, meter readers for utility companies are encouraged to be particularly alert for unusual circumstances at the residences of senior citizens.
- **Free Movies**  
One police department has a long-running program for senior citizens where they are monthly shown free movies in the morning at a shopping mall movie theater. Crime prevention material and information is presented to the seniors as well.
- **Senior Escorts**  
A church or 4-H group may provide escorts for senior citizens.
- **Direct Deposit**  
Another crime prevention program is to encourage senior citizens to have any regular incoming checks (Social Security, pensions, supplemental income, VA compensation, etc.) deposited directly into their bank checking or savings account.

## Triad

Triad is a cooperative agreement between the American Association of Retired Persons (AARP), the International Association of Chiefs of Police (IACP) and the National Sheriff's Association (NSA) to work together to reduce both criminal victimization and unwarranted fear of crime affecting senior citizens. Triad is community policing, developing improved ways to reduce crimes against senior citizens and enhance law enforcement services to them.

Triad activities are generally carried out by S.A.L.T. (Seniors And Lawmen Together) Councils which typically include representatives of police departments, the sheriff's office, AARP and other senior organizations, service providers, hospitals, the business community, clergy and other agencies involved in or interested in helping senior citizens.

Among the Triad sponsored activities are the following:

- Information for senior citizens on:
  - How to avoid criminal victimization
  - Increased involvement in Neighborhood Watch
  - Home security information and inspections
  - Knowledge of current frauds and scams
  - Coping with telephone solicitations and door-to-door salesmen
  - Senior abuse prevention, recognition and reporting
  - Training for police officers and sheriff deputies in communicating with and assisting senior citizens
  - Telephone reassurance programs for senior citizens.
  - Adopt-a-senior visits for shut-ins.
- Intergenerational projects beneficial to senior citizens and youth
- Emergency preparedness plans by and for senior citizens
- Senior citizen walks at parks or malls — with crime prevention components
- Victim assistance by and for senior citizens.
- Court watch activities.
- Refrigerator cards with emergency information.

- Senior citizen volunteers within law enforcement agencies.
- Citizen Police Academy to education the community.
- Speakers bureau available to the community.
- Information tables at senior centers and malls.

## **Crime Prevention Recommendations for Senior Citizens**

### **Personal Safety At Home**

- **Safety at the Door**

When someone knocks at your door, don't open it unless you know your visitor.

Have a through-the-door viewer installed on each exterior door.

If the person is a representative, salesman, etc., ask that identification and credentials be slipped under the door or through the mail slot. Call the employer to verify the name and business. Refuse to deal with anyone who won't comply with this request

Someone may knock at your door and ask to use your telephone to make an emergency call.

- Never open the door
- Take the message and make the call for them.

If someone comes to your door that you do not trust or who you believe might be dangerous, call your local police or sheriff's department immediately.

- **Returning Home**

If you find your door ajar or if you hear unusual sounds inside, **DON'T GO IN!**

Go to the nearest telephone and call your local police or sheriff's department.

If your home has been burglarized, **DON'T TOUCH ANYTHING UNTIL THE LAW ENFORCEMENT OFFICER ARRIVES!**

If you enter your home and find a burglar there, leave if you can.

- If the intruder is armed, sit down quietly and obey instructions.
- **DO NOT** resist or fight
- Observe the intruder closely to obtain a description for the responding law enforcement officer.
- When the intruder leaves, call your local police or sheriff's department immediately.

- **Telephone Safety**

If you receive frequent “wrong number” calls, hang up calls, late night calls from strangers, or other nuisance calls, call the security representative at your local telephone company.

If a telephone call is obscene, hang up the telephone but don’t slam the receiver down.

If a telephone call is threatening, contact your local law enforcement agency immediately.

Never allow yourself to be drawn into a conversation with an unknown caller in which you reveal your name, address, marital status or anything to indicate you are alone.

Don’t let a caller know you are angry or upset. This is the reaction they want and will often encourage them.

Don’t play detective and extend the call attempting to find out who is calling. This may be the reaction the caller wants or needs.

Don’t try to be a counselor. The annoying or malicious caller probably needs professional help, but he/she may only be encouraged by your concern and will continue calling.

- **Deterring the Burglar**

### **You’re Keys**

- Never carry identification tags on your key ring or holder.
- Don’t hide a spare key outside your door— under the door mat, in the mail box, the flower box, over the door — the burglar knows where to look.

### **Door Locks**

- Always lock your exterior doors, both when you are at home and away.
- Most law enforcement experts agree the best kind of exterior door lock is a deadbolt lock with a 1-inch bolt. This should be a double-cylinder deadbolt that requires a key on both the outside and the inside of the door. The deadbolt can be either horizontal or vertical (also called a rim lock) which describes the direction in which the bolt drops.
- Avoid chain locks — they are too easily broken. If you want to see who is on the other side of the door, install a wide-angle viewer in your door.

### **The Door Itself**

- Solid core wood (at least 13/4" thick) or metal exterior doors are highly recommended. Hollow core doors and doors with glass panes can be easily smashed and forced open.
- Strengthen existing doors by installing metal grilles or shatter-resistant plastic panels over all glass panes.

- For sliding doors, place a broomstick or an aluminum bar in the door track so it won't be easy to force open.
- Also for sliding doors, to prevent someone from prying them from their tracks, insert a couple of screws through the track into the frame with their heads protruding just far enough so the door clears.
- For exterior doors, if there is more than a 1/8" clearance between the door and the frame, bolt a sturdy metal strip to the door edge or replace it.

### **Windows**

- To secure traditional double-hung windows, drill a hole at a slightly downward angle through the first sash and into, but not through, the second (back sash). Then slip a large nail or eyebolt into the hole. The nail or eyebolt can be easily removed from the inside to open the window.

### **Lighting**

- All exterior entrances or doorways, garages and even alleys should be well lighted.
- In apartment buildings, stairways and corridors, laundry rooms, locker rooms, areas under stairwells, garages and any "nooks and crannies" should be well lighted.

### **Outdoor Trees and Shrubbery**

- Bushes and plant growth, particularly near doors and windows should be trimmed at a height of no more than two feet (24") from the ground.
- Trees should be trimmed at a height no less than six feet from the lowest hanging branch to the ground.
- Trees should not be allowed to be so dense as to block exterior pole lighting.

### **Home Alarm Systems**

There are four situations in which a comprehensive electronic security alarm system is recommended.

1. If the homeowner has expensive valuables that need protection;
2. If burglaries are a chronic problem in the neighborhood;
3. If the homeowner is away from the home for long periods of time or frequently;  
and
4. If there are no nearby neighbors.

### **Minimize the Risk**

- Direct deposit Social Security, pension or other regular incoming checks.
- Avoid keeping large amounts of cash in the home.
- Place valuable jewelry, convertible securities and other important papers in a safe deposit box.
- Participate in Operation Identification and mark valuables.
- Appraise and photograph jewelry, precious antiques and artwork.

### **Special Tips for Apartment Dwellers**

- Become acquainted with your neighbors.
- Never buzz visitors into the building via the automatic door opening intercom without first confirming their identity.
- Don't enter an elevator with a stranger if you are suspicious or uncomfortable.

### **When You Are Away**

- When you leave your home or apartment for a prolonged period of time, discontinue your newspaper and other deliveries by phone or in person ahead of time. Do not leave notes.
- Have your lawn mowed.
- Notify the post office to hold or forward your mail or have a trusted person pick it up daily.
- Put lights both inside and outside the house on timers. Also, place one or more radios or TV's on timers so they will periodically come on.
- Turn the volume on the telephone down so it cannot be used as a cue that no one is home.

## **While You Are Out**

- **Deterring the Street Criminal**

Purse Snatchers, Pickpockets, and Muggers.

- **Purse-snatchers** are most frequently teenagers who prey upon persons in crowded places.
- The **pickpocket** attempts to steal a wallet when the owner is distracted in a crowd.
- The **mugger** looks for victims in out-of-the-way and secluded places.

### **Recommendations**

- Carry as little cash as possible and carry credit cards in a concealed coat or chest pocket.
- For a woman with a purse, carry it close to the body, preferably in front. If the purse has a clasp, cover it with your hand. Don't wrap the strap of the purse around your wrist. Never leave a purse unattended.
- If you carry both packages and a purse, put the purse between your body and the packages.
- Avoid carrying a wallet in a back or side pocket.
- If a robber attempts to snatch your purse:
  - Don't resist
  - Give the robber what he wants
  - Set down to avoid injury
  - Observe the robber as closely as possible to get a description for the police

- Never pursue the attacker
- After sitting down, make noise by calling for help
- Carry a whistle and blow it repeatedly

### **When Walking**

- Plan your route and stay alert to your surroundings.
- Never exhibit or flash large sums of cash or other valuables.
- If you must walk at night, choose the busiest and best-lit streets.
- Walk with a companion, whenever possible.
- Greet familiar people, merchants and vendors.
- Stay away from buildings and walk next to the street.
- Avoid dark places, short cuts, alleys, thick trees and shrubs and sparsely traveled areas.
- Be wary of strangers who attempt to start meaningless or odd conversations.

### **In Stores**

- Don't display cash except in small amounts.
- Don't leave a purse unattended, in a shopping cart or on a counter while examining an item. Don't get separated from a purse in a crowded restroom.
- If you are purchasing something and opening your purse, don't allow yourself to be distracted. Close it as quickly as possible.
- Always make sure you retrieve a credit card from a clerk after using it.

### **When Using Public Transportation**

- Don't wait alone at a transit stop any longer than necessary.
- Carry exact change in your hand.
- Stand in view of other passengers.
- Sit in the front of the vehicle near the driver or in the middle of the car away from doors.
- When arriving by taxi, ask the driver to wait until you are inside before driving away.

### **Safety in Your Car**

- Keep your gas tank full and your vehicle's engine well maintained to avoid breakdowns.
- Always lock your car doors, even when you're inside, and keep your windows rolled up.
- Lock packages and other valuables in the trunk. Do not leave them on the back seat or on the floor of the vehicle where potential thieves can see them.
- When you return to your car, always check the front and back seat before you get in.
- Never pick up hitchhikers.
- If your car breaks down, pull over to the right as far as possible, raise the hood, and wait *inside* for help. Do not get out of the car or roll down the window until the police arrive.

- Don't leave your purse on the seat beside you when driving. Place it on the floor.
- When you arrive at home, keep the headlights on until you have the car in the garage and the house door unloaded.
- Although they are an expense, it is recommended you have a portable cellular telephone in your motor vehicle. They can be invaluable if you have mechanical problems, are involved in or witness an accident, feel threatened, etc.
- If you purchase gas and go inside to pay for it, take your vehicle keys with you.
- Don't keep your car keys on the same ring as your house keys. If your car is stolen with the keys in it, you don't want the thief to also have the keys to your home.
- When stopped at traffic lights, be aware of diversions. A criminal may try to sell a vehicle driver something or perhaps beg money, while a second criminal reaches in a window or enters the vehicle from the passenger side.
- Do not rent vehicles that are clearly marked as rental vehicles. Thieves often target rentals because they believe tourists who carry a lot of money drive them.

## Deterring Con Games and Consumer Fraud

### Con Games

Con games are schemes perpetuated by confidence artists. They are often charming and persuasive and are usually well dressed and intelligent. Con artists frequently promise “incredible bargains” or “quick money.” The con artist frequently sees senior citizens as an easy target. Many senior citizens live on social security and pensions supplemented by savings. They may be looking for ways to increase their incomes through investments, home business opportunities or retirement properties.

- **Tips For Senior Citizens**

The first thing to remember — and to always bear in mind — anything that sounds too good to be true, probably is.

If you receive a telephone call from someone telling you you've won a prize and asking for payment to buy something, for processing or administrative fees, for customs, taxes, or for any other reason, **it's probably a scam** because *legitimate sweepstakes or prize offers don't ask for payment because it's illegal.*

If a person says you have to take the offer immediately or you'll miss the opportunity; **it's probably a scam** because *legitimate companies don't pressure people to act without time to look into the deal.*

If a caller refuses to send you written information before you commit to anything, **it's probably a scam** because *legitimate companies are always glad to send information about what they are offering.*

If a caller claims you can make huge profits in an investment with no risk, **it's probably a scam** because *all investments are risky and legitimate companies must tell consumers about the possible risks involved.*

If a caller claims you can make huge profits through a franchise or other business opportunity with little or no effort, **it's probably a scam** because *all business ventures require knowledge and effort on the part of buyers, and no legitimate companies would guarantee profits.*

If a caller asks for a donation but won't tell you exactly how the money will be used and how you can verify the charity and what it does, **it's probably a scam** because *legitimate charities are willing to say what percentage of contributions are used for services and how much goes to overhead and fundraising. They are also willing to tell consumers who they can check with to confirm that the charity is legitimate.*

If a caller insists you send your payment by a private courier or wire money, **it's probably a scam** because *legitimate companies don't try to keep people from checking the deal out and changing their minds, or try to evade the postal authorities by demanding immediate payment by courier or wire.*

If a company asks for cash, **it's probably a scam** because *legitimate companies don't ask for cash; but con artists do. They often have trouble obtaining merchant approval from credit card companies, and they also want to be difficult to trace.*

If a caller asks for your social security number, **it's probably a scam** because *legitimate companies do not request your social security number unless you are applying for credit and they need to check your credit report.*

If a caller asks for your credit card number, bank account number, or other financial information when you aren't buying anything or paying with those accounts, **it's probably a scam** because *legitimate companies only ask for financial information to bill you or debit your account for purchases you've agreed to make.*

If a company calls you relentlessly or after you've asked not to be called anymore, **it's probably a scam** because *legitimate companies will take "no" for an answer and will take you off their calling lists if you ask. Con artist will keep calling to wear you down or get more money from you.*

If a company offers to get you a loan, or credit, or a credit card or to "repair your bad credit if you pay an up-front fee, **it's probably a scam** because *legitimate lenders and credit card companies do not demand payment in advance, and no one can get bad information removed from a credit file if it is accurate.*

- **Con Artist Schemes**

Con games are schemes perpetuated by confidence artists. They often see senior citizen as easy targets and use their charm and persuasive powers to separate the victim from his or her money. The following are among the more frequent schemes used by con artists:

### **The Pigeon Drop**

- The victim is approached by a stranger and engaged in a conversation. When the con artist has gained the victim's confidence, he/she mentions a large amount of money that they or an acquaintance has found.
- A second person joins the stranger and they discuss that whoever lost the money probably came by it unlawfully.
- One of the con artists indicates he/she works in the area and decides to contact his/her employer for "advice."
- He/she returns in a few minutes and states that his/her employer has counted the money and verified the amount and said they should keep and divide the money three ways.
- They are then instructed to each put up "good faith" money to show evidence of financial responsibility and good faith before collecting a share.
- The victim is then induced to withdraw his/her share from their bank and the con artist takes the money to his/her "employer."
- The con artist then disappears and the "employer" cannot be found.

### **The Bank Examiner**

- A phony bank or saving and loan “investigator” contacts the victim and asks for his/her help in catching a dishonest employee.
- The victim is asked to go to their bank, make a cash withdrawal and then turn the money over to the bank examiner who will verify the serial numbers and catch the suspected employee.
- When the money is turned over to the phony bank examiner or “investigator,” he or she disappears with it.

### **Lottery Ticket Scam**

- A con artist will approach an individual and explain they have purchased a winning lottery ticket but cannot collect the lottery prize because he/she is an illegal alien.
- The victim is offered the winning lottery ticket for a substantial sum of cash.
- The con artist may call an accomplice and pretend to be calling the Lottery Commission to verify the winning number.
- After giving the victim the “winning” lottery ticket in exchange for cash, the con artist disappears.
- Con artists using this scheme may target someone from their country or religion hoping the potential victim will be more trusting if they have something in common.

- **Consumer Fraud**

Consumer fraud essentially refers to illegal transactions between merchants or business people and consumers. The fraud usually results in false claims, misrepresentation, over charging, failure to deliver goods or failure to return a deposit.

### **Home Improvement Schemes**

- They offer free home inspections or surveys.
- They may demand large down payments or deposits for home repairs and then disappear with the money.
- They may distract the homeowner and subsequently burglarize the home.
- They may quote a low price for home repairs and then inflate it dramatically after the work has begun.
- They may trick senior citizens into signing home improvement loan contracts, using their homes as collateral.
- Popular home improvement schemes include roofing, driveway repair and plumbing repairs.
- **Prevention Includes**
  - Be skeptical of contractors who solicit business door-to-door.
  - Don't rush into any home repair decision and don't contract to have a job done immediately.
  - Obtain several written estimates for a proposed repair job.
  - Insist on seeing a contractor's license. These are necessary in most states even for jobs like resurfacing a driveway or patching a roof.

- Ask to see references for the contractor and check them out.
- Obtain a detailed written contract and job estimate spelling out what will be done, when it will be done, what materials will be used and how much it will cost.
- Pay as little money as possible up front.
- For a large job, consider obtaining a performance bond.
- Don't allow strangers inside your home for any reason.
- Inspect the work as it is being done to insure that replacements are really being installed.

### **Health Fraud**

- “Instant cures” and “miracle” gadgets that relieve pain are often promoted.
- Fake laboratory tests are offered.
- Free medical diagnosis is offered by mail order that results in expensive and useless treatments.
- Pain relief for arthritis sufferers is a frequent target of fraudulent practitioners.
- **Prevention Includes**
  - Consult with your doctor, local health clinic or medical society before you buy.
  - Be wary of “mail order” labs or clinics that offer to diagnose and cure diseased through the mail.
  - Only go to medical laboratories and clinics recommended by your doctor or hospital.

### **General Con and Fraud Recommendations**

- Beware of medical cures (drugs, eyeglasses, hearing aids, cures for arthritis and cancer and other remedies) that may be ordered through the mail. See your doctor for health problems.
- Do not send money in for mail order insurance until your attorney has checked out the offer. Buy insurance from someone you trust. Buy only what you really want, need and can afford.
- Never purchase property you have not seen. Have your attorney check out the property and the seller.
- Avoid get-rich-quick schemes. If it sounds too good to be true, it probably is.
- Read and understand any contract before you sign it. Don't skip the small print and **never** sign a blank contract or one with blanks to be filled in later.
- Beware of home repair companies offering a “free inspection” of your roof, porch, wiring, etc. Do business with local firms you are acquainted with.
- If you consider buying a product from a door-to-door salesperson, ask for credentials. Then call your local law enforcement agency or the Better Business Bureau and inquire about their reputation. Remember, the best advice is to deal with local businesses you know.
- Be totally aware of what people are saying. Do not be rushed into anything. Ask questions.
- Carefully review bills you may receive after the death of your spouse or loved one. Loss through death sometimes clouds our judgment and makes us vulnerable to phony bills, which may suddenly come to light.

- Obtain a receipt for all transactions.
- Be careful about any offer to combine all your bills. A debt consolidation loan may offer a low monthly payment, but the interest rates may be extremely high.
- When you make contributions to charitable organizations, make sure you know exactly where the money is going. Give by check and make it payable to the organization, never an individual.
- Never give your credit card, phone card, Social Security or bank account number to anyone over the phone. It's illegal for telemarketers to ask for these numbers to verify a prize or gift.
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